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OLDER WOMEN AND UNPAID CAREGIVING IN THE U.S.

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Older women are essential pillars of the U.S. care infrastructure – the framework that provides support for children and those who are sick or disabled. Not only are they disproportionately concentrated in many paid caregiving occupations, but they provide crucial unpaid care, as well.

Across the course of a year, the average U.S. woman aged 55 or older provides the equivalent of more than five weeks of full-time (35 hours/week) unpaid care (182 hours) to family members and friends, including those they live with, and those who live elsewhere.¹ These older women account for more than one-third (35.3%) of all people providing unpaid eldercare on any given day, and one-fourth (25.6%) of people providing any form of unpaid adult care. They also account for about eight percent of people providing unpaid childcare.

As the pandemic highlighted, a strong care infrastructure is vital not only for care recipients and their families, but also to maintain the U.S. labor force. Care is the framework upon which the rest of the economy rests: Without caregivers, many people with family responsibilities are unable to work.

Indeed, Women's Bureau analyses indicate that during the first year of the pandemic, up to 13% of women ages 55 or older who left the work force, had done so in order to provide care.² Multiple other studies, too, have concluded that without adequate care options for their loved ones, many women especially – as they are most often responsible for family caregiving – are unable to participate in the labor force to their full potential.

While caregiving is crucial to the smooth operation of the U.S. labor force, and many individuals find it emotionally rewarding, it is not without its costs. In the process of helping others, many women are sacrificing their own financial stability: Reductions in their work hours and earnings due to caregiving add up over the long term. Recent estimates suggest that as a result of a lifetime of caregiving, mothers in particular earn 15 percent less during their lifetimes than they otherwise would. Reduced labor force participation and earnings, in turn, mean lower Social Security and employment-based retirement plan benefits.³ Older women are especially likely to live in poverty, and caregiving responsibilities are a significant contributing factor.

On average, women 55+ provide more than five weeks of full-time, unpaid care a year



Data: Bureau of Labor Statistics, American Time Use Survey
2017-2019 & 2021-2022 (IPUMS)



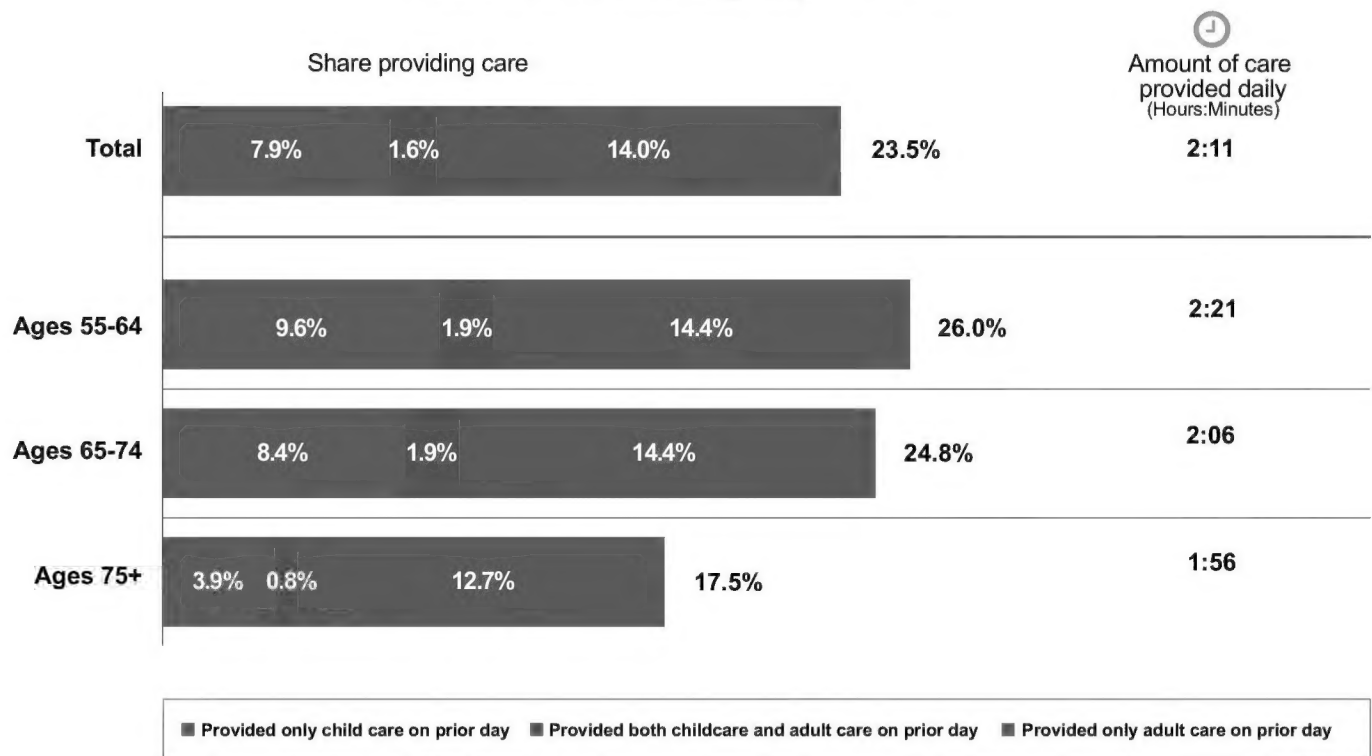
HOW MANY OLDER U.S. WOMEN ARE PROVIDING UNPAID CARE?

On any given day, almost one-in-four (23.5%) women ages 55 or older provides some form of unpaid caregiving.⁴ These caregivers spend on average more than two hours a day (2 hours and 11 minutes) engaged in this caregiving. Given the [52 million women ages 55 or older](#) in the U.S., this translates into 26.6 million hours of unpaid care daily.

Caregiving can come in many different forms. Some 9.5% of women ages 55 or older provide care to a minor child daily, and 15.6% provide care to an adult.⁵ Adult care encompasses a number of different types of caregiving, such as supporting a family member with disabilities; helping a spouse recovering from surgery; or assisting parents with aging-related disabilities or illnesses.



Women 55+ Providing Unpaid Care

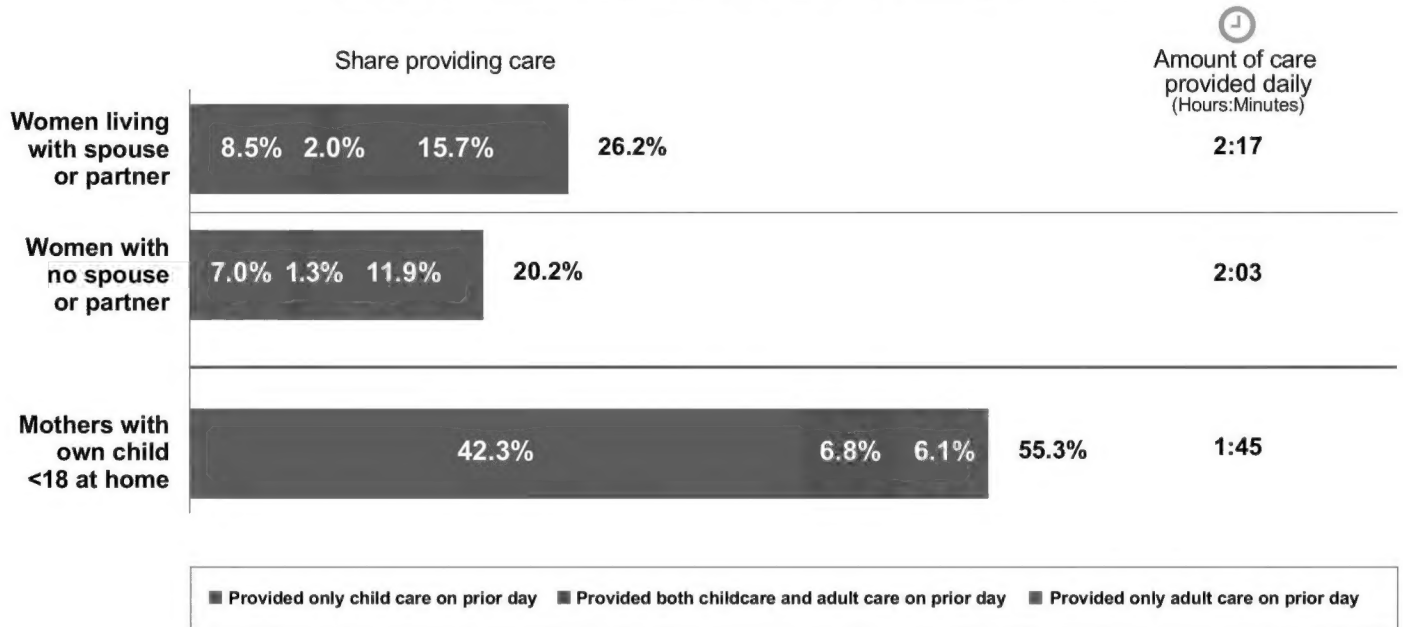


Data: Bureau of Labor Statistics, American Time Use Survey 2017-2019 & 2021-2022 (IPUMS).

Notes: Based on care provided on the prior day.



Women 55+ Providing Unpaid Care by Family Status



Data: Bureau of Labor Statistics, American Time Use Survey 2017-2019 & 2021-2022 (IPUMS).

Notes: Based on care provided on the prior day.

Among the small share of women 55 or older who are living with their own minor child,⁶ just over half (55.3%) report providing some type of informal care on an average day, be it adult care or childcare. Some 49.1% of women 55 or older with a minor child at home provide unpaid care to a child – in most cases, their own; and 12.9% of these women report caring for an adult.⁷ (6.8% are sandwiched between generations and doing double duty--caring for both a child and an adult.)

Employed women 55 or older are about as likely as those who are not working to provide informal care on an average day: 23.2% of employed women do so, compared with 23.7% of those who are not working. On average, these employed female caregivers ages 55 or older spend about two hours (1 hour and 59 minutes) providing care, in addition to working in the labor force. The amount of time spent caring rises to 2 hours and 18 minutes for caregiving women 55 or older who are not employed.

On an average day, women who live with a spouse or partner report higher overall rates of caregiving as a primary activity than do their unpartnered counterparts – 26.2% vs. 20.2%. This difference is driven mostly by variations in the provision of adult care: 17.7% of married or partnered women provide this, compared with 13.2% of unpartnered women. The difference in adult care provision is, in turn, driven by the notable share of women who are providing care to their spouse or partner.⁸ Married and partnered women 55 or older who provide any care spend about 2 hours and 17 minutes a day providing that care. Their unpartnered counterparts spend just over 2 hours doing the same (2 hours, 3 minutes).

Rates of caregiving are markedly lower for women ages 75 or older than for those ages 55 to 74. Whereas 17.5% of the older age group report providing care, about one-fourth of the younger group do (26.0% of those ages 55 to 64 and 24.8% of those ages 65 to 74). Much of these differences are driven by variations in caring for children:



While 4.7% of women 75 or older do so, 10 to 12% of women 55 to 74 do so. Women 75 or older who do provide care, provide almost 2 hours of it in a day (1 hour, 56 minutes), while those ages 55 to 64 spend 2 hours and 21 minutes, and those 65 to 74 spend a bit more than 2 hours (2 hours and 6 minutes) providing care.

These age findings may in part reflect the fact that physical disabilities, which are more common at older ages, are associated with lower rates of caregiving. Among women 55 or older with a disability, 17.3% provide unpaid care, while among those with no disability this figure rises to 25.1%. Older women with a disability who provide unpaid care, provide an average of 1 hour and 57 minutes in a day, and those with no disability spend an average of 2 hours and 14 minutes providing unpaid care, on average.

ELDERCARE⁹

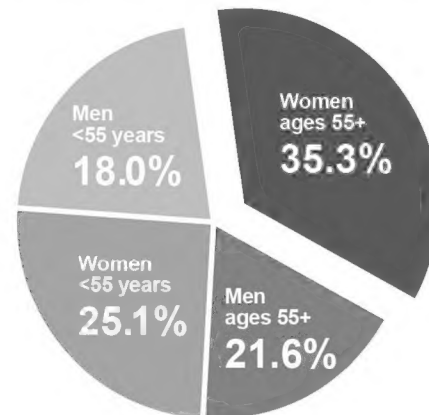
As the U.S. population ages, the need for eldercare in particular has grown, and become ever more critical. Projections suggest the population will continue to age for decades to come, and the need for care for the elderly will continue to grow. While efforts are being made to expand professional caregiving for this population, the need for care from friends and family is just as crucial. Whereas adult care can encompass temporary care tasks such as assisting a friend who has a broken leg, or caring for a spouse with the flu, eldercare specifically involves caring for people who have chronic, age-related conditions, such as dementia or Parkinson's disease.

On any given day, women ages 55 or older account for just over one-third (35.3%) of all unpaid eldercare providers in the U.S.¹⁰

In total, 8.8% of women 55 or older support a friend or family member dealing with a chronic, age-related illness or condition on an average day,¹¹ and about one-fourth (24.5%) provided eldercare some time in the past month. While eldercare provision may be somewhat sporadic, for many older women who provide this care, it is a frequent part of their lives: 28.3% provide it on a daily basis, and 38.6% provide eldercare at least weekly.

Women 55+ Account for More Than One-Third of All Unpaid Eldercare Providers

Share of unpaid eldercare providers who are:



Data: Bureau of Labor Statistics, American Time Use Survey 2017-2019 & 2021-2022 (IPUMS).

Notes: Based on care provided on the prior day.



SPOTLIGHT: GRANDMOTHERS RAISING THEIR GRANDKIDS¹²

In 2021, 2.33 million children – 3.2% of all children younger than 18 – were being raised by a grandmother, according to data from the [American Community Survey \(ACS\)](#). These are not findings from time diary data, but instead are based on survey items that reflect families where grandparents are “currently responsible for most of the basic needs” of a co-resident grandchild under the age of 18.¹³

Not only did these women step up to care for a grandchild, but in most cases, this was for the long haul – 84.7% were responsible for most of the basic needs of a grandchild for at least one year, and 48.8% had been responsible for five years or more.

All told, 1.32 million women were raising at least one grandchild in 2021.¹⁴ They come from all walks of life, but a few things stand out:

- 46.0% of these grandmother caregivers were also employed – 606,000 in all – therefore working for pay and caring for a minor child at the same time.
- 287,000 women were raising a grandchild while also living in poverty. This comprised 21.8% of all grandmothers raising grandchildren. In comparison, 13.2% of grandfathers raising grandchildren were living in poverty.
- About 675,000 white women were raising their grandchildren (51.2% of all grandmothers raising their grandchildren), as were 285,000 Black women (21.7%) and 58,000 Asian and Pacific Islander women (4.4%). About one-in-five (21.5%) grandmothers raising grandchildren – 259,000 – were Hispanic.

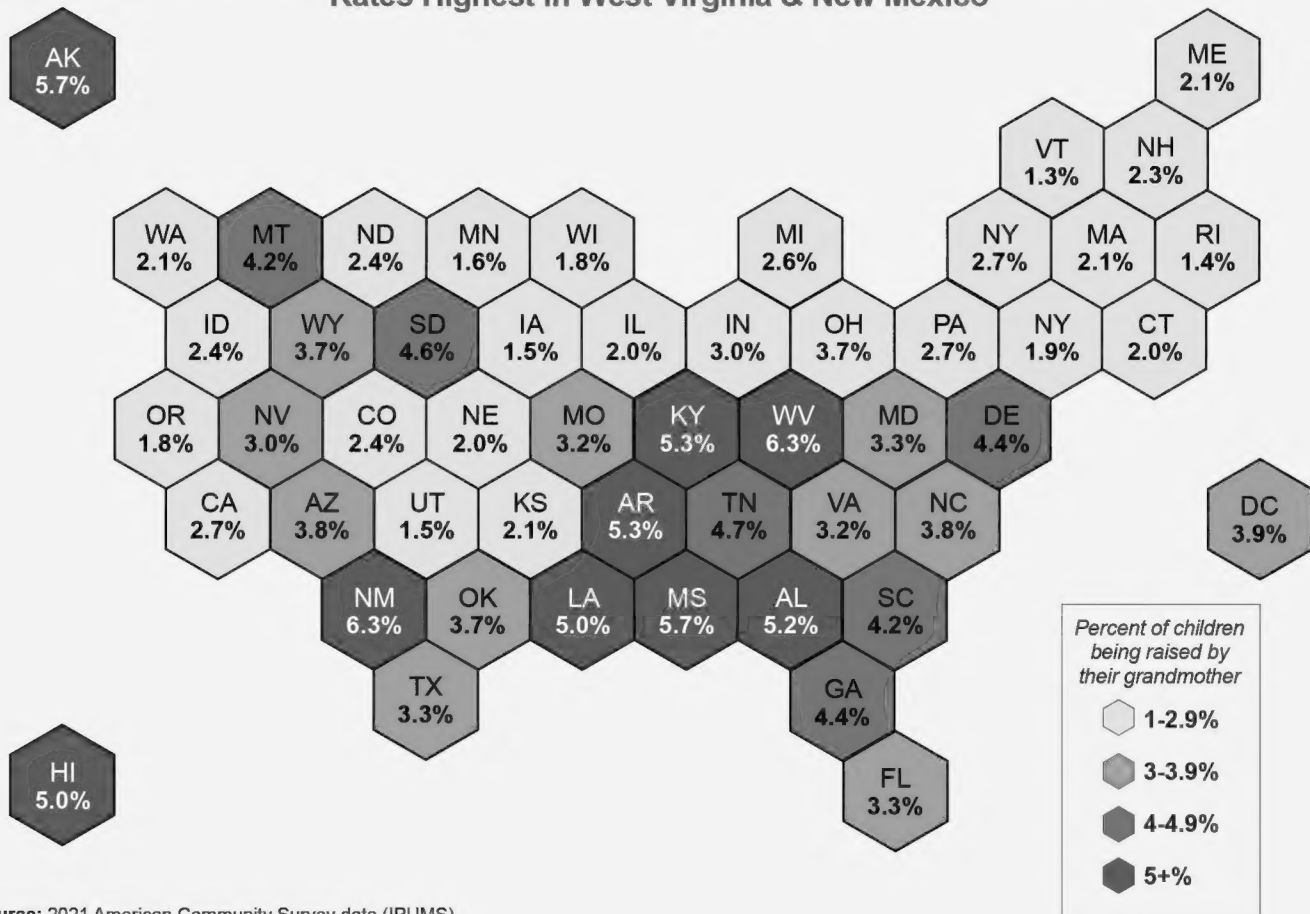


GEOGRAPHIC DIFFERENCES IN GRANDMOTHER CAREGIVING

There is marked geographic variation in the prevalence of families with grandmother caregivers. For instance, in West Virginia and New Mexico, 6.4% of children were being raised by a grandmother in 2021, and in Mississippi, 5.8% were. Conversely, in Vermont, this was the case for only about 1.3% of children.

A number of factors, many of which are interrelated, could explain these variations. Many experts point to the opioid epidemic as an important contributor to the presence of families with grandparents raising grandchildren. Indeed, West Virginia and nearby states have some of the highest rates of deaths from opioids. Given that financial hardship may lead parents to give up their children to other relatives, the fact that poverty is concentrated in West Virginia and Mississippi may play a part as well. Maternal mortality from any cause, and single parenthood, too, may increase the chances of children being raised by other family members, including grandparents; and the same may be true of children in military families, who are disproportionately concentrated in the South.

Nationwide, Grandmothers are Raising More than 2 Million Children; Rates Highest in West Virginia & New Mexico



Source: 2021 American Community Survey data (IPUMS).



THE IMPACT AND IMPORTANCE OF CAREGIVING

Older women are critical to the care infrastructure of the U.S. – both in terms of the paid care they offer, and the millions of unpaid care hours they provide on a daily basis. This care, in turn, is part of the framework that props up the rest of the economy: It allows employees to work and thrive, and the U.S. economy to function.

But providing care – especially unpaid care – often comes at a cost to the caregiver, both in the short-term and the long-term. Leaving the labor force or reducing work hours has an immediate impact on pay, and can also have a negative impact on future earnings due to missed promotions or being relegated to lower-paid jobs. Women in general are hard-hit by such caregiving penalties, and older women, in particular, have fewer years left to attempt to “make up” for any time they sacrifice their earnings or work hours in order to care for others.

The Biden-Harris Administration recognizes the importance of the care economy, and is working to help increase access to, and the affordability of, caregiving for all; and to remove some of the burdens of caregiving that disproportionately impact women. The Administration is fortifying U.S. care infrastructure; and supporting caregivers in their essential work by adding childcare requirements to key funding initiatives such as the CHIPS and Science Act; improving job quality among paid caregivers including health care workers; and elevating the needs of family caregivers through the Executive Order on Increasing Access to High-Quality Care and Supporting Caregivers and the Biden-Harris proposal for national paid leave, which includes funds for the Women's Bureau to support states in implementing new paid leave programs.



Table 1. Share of people providing unpaid care on the prior day

	Provided any childcare on prior day (%)	Provided both childcare and adult care on prior day (%)	Provided any adult care on prior day (%)	Provided childcare and/or adult care on prior day (%)
People ages 55+	8.0	1.3	14.1	20.7
Women ages 55+	9.5	1.6	15.6	23.5
Men ages 55+	6.3	0.9	12.2	17.6
Women ages 55-64	11.5	1.9	16.3	26.0
Women ages 65-74	10.3	1.9	16.3	24.8
Women ages 75+	4.7	0.8	13.5	17.5
Men ages 55-64	7.2	1.2	12.7	18.8
Men ages 65-74	6.7	0.7	12.3	18.4
Men ages 75+	3.5	0.7	10.9	13.7
Women living w/spouse or partner	10.5	2.0	17.7	26.2
Women w/no spouse or partner	8.3	1.3	13.2	20.2
Men living w/spouse or partner	7.5	1.1	13.3	19.6
Men w/no spouse or partner	3.4	0.6	9.7	12.4
Mothers w/own child <18 at home	49.1	6.8	12.9	55.3
Dads w/own child <18 at home	33.6	5.0	12.3	40.9
Women, employed	9.8	1.3	14.6	23.2
Women, not employed	9.3	1.8	16.2	23.7
Men, employed	6.4	1.1	11.5	16.8
Men, not employed	6.2	0.9	12.9	18.2
Women w/disability	6.3	1.0	12.1	17.3
Women w/no disability	10.3	1.8	16.5	25.1
Men w/disability	5.7	0.8	10.8	15.7
Men w/no disability	6.4	1.0	12.6	18.0

Data: Bureau of Labor Statistics, American Time Use Survey 2017-2019 & 2021-2022 (IPUMS).

Notes: Based on people ages 55 or older.



Table 2. Share of people providing unpaid elder care, and frequency of elder care provision

	Provided elder care on prior day (%)	Provided elder care in the past 3 months (%)	Share of elder care providers who provide care every day (%)	Share of elder care providers who provide care less than daily but at least once a week (%)
People ages 55+	7.6	22.1	27.6	38.0
Women ages 55+	8.8	24.5	28.3	38.6
Men ages 55+	6.2	19.4	26.6	37.2
Women ages 55-64	9.9	29.6	24.4	41.6
Women ages 65-74	8.6	23.8	26.0	38.8
Women ages 75+	7.2	16.5	45.0	30.0
Men ages 55-64	6.3	23.0	20.7	40.0
Men ages 65-74	6.2	18.1	29.7	35.7
Men ages 75+	6.1	13.3	42.2	30.0
Women living w/spouse or partner	10.9	28.4	30.5	37.3
Women w/no spouse or partner	6.1	19.6	24.3	41.0
Men living w/spouse or partner	6.2	20.2	25.5	37.1
Men w/no spouse or partner	6.2	17.2	29.6	37.6
Mothers w/own child <18 at home	7.8	29.2	12.0	46.7
Dads w/own child <18 at home	5.0	19.5	17.7	41.9
Women, employed	9.1	29.0	22.9	41.7
Women, not employed	8.6	22.0	32.2	36.4
Men, employed	5.4	22.6	17.6	39.2
Men, not employed	6.9	16.7	36.6	35.0
Women w/disability	6.2	15.7	32.4	35.3
Women w/no disability	9.4	26.7	27.7	39.1
Men w/disability	6.7	15.0	35.6	37.4
Men w/no disability	6.1	20.4	24.9	37.2

Data: Bureau of Labor Statistics, American Time Use Survey 2017-2019 & 2021-2022 (IPUMS).

Notes: Based on people ages 55 or older.



Table 3. Time spent providing unpaid care, among those providing that care, on the prior day

	Time spent providing childcare, among childcare providers (minutes)	Time spent providing adult care, among adult care providers (minutes)	Time spent providing any care, among those providing child or adult care (minutes)
People ages 55+	155.9	96.8	125.7
Women ages 55+	165.9	96.8	131.4
Men ages 55+	138.6	96.8	116.9
Women ages 55-64	163.7	108.1	140.7
Women ages 65-74	171.4	83.3	126.5
Women ages 75+	159.4	95.0	116.4
Men ages 55-64	121.9	97.5	113.3
Men ages 65-74	165.4	99.5	127.4
Men ages 75+	-	89.9	105.1
Women living w/spouse or partner	173.2	100.1	136.7
Women w/no spouse or partner	154.6	91.3	122.9
Men living w/spouse or partner	140.7	89.7	114.0
Men w/no spouse or partner	126.8	121.0	128.0
Mothers w/own child <18 at home	104.5	-	104.6
Dads w/own child <18 at home	99.6	-	107.1
Women, employed	148.3	89.1	119.4
Women, not employed	176.2	100.6	137.8
Men, employed	107.3	84.3	98.5
Men, not employed	165.3	106.0	130.9
Women w/disability	162.3	84.0	117.2
Women w/no disability	166.5	99.1	133.9
Men w/disability	137.8	98.1	117.3
Men w/no disability	138.7	96.5	116.8

Data: Bureau of Labor Statistics, American Time Use Survey 2017-2019 & 2021-2022 (IPUMS).

Notes: Based on people ages 55 or older. A '-' indicates sample size was too small for reliable analysis.



¹ These findings are based on data from the Bureau of Labor Statistics [American Time Use Survey](#) (ATUS), which collects detailed time diary data on all activities respondents participated in on the prior day. Data for 2017, 2018, 2019, 2021 and 2022 are pooled to create sufficient sample sizes. Except where noted, the analyses are based on unpaid caregiving provided as a primary activity, such as helping someone to get dressed, feeding someone or accompanying someone to a doctor's appointment. As such, these estimates are an undercount of overall care provided – they exclude “secondary care,” for example time spent caring while simultaneously engaging in other activities that could include household chores, watching tv, pet care, etc.

² These findings are based on unpublished Women's Bureau analyses of the first 27 weeks of data from the U.S. Census Bureau [Household Pulse Survey](#), in which respondents provided information on if they were out of the workforce in order to care for others.

³ For more on retirement benefits and planning, see [Taking the Mystery Out of Retirement Planning](#).

⁴ Among men ages 55 or older, 17.6% provide some type of care: 6.3% provide childcare, 12.2% provide adult care and .9% provide both.

⁵ 1.6% of women 55 or older are caring for both children and adults.

⁶ About two percent of women ages 55 or older are living with their own child younger than 18. By definition, these are a select group of women, who had a child at a later age, which is more common among women with multiple children, as well as those with higher levels of educational attainment.

⁷ Among women 55 or older living with their own minor child who report providing childcare on the prior day, 86.0% are providing care to their own child.

⁸ While 17.7% of married or partnered women ages 55 or older provide care to any adult, 8.7% report caring specifically for a spouse or partner on an average day.

⁹ The ATUS defines eldercare as “assisting or caring for an adult who needed help because of a condition related to aging...A condition related to aging is an ongoing ailment or physical or emotional limitation that typically affects older people.” Eldercare is not explicitly limited to care recipients of a particular age. More information on the decision-making used to create the ATUS eldercare items is available [here](#).

¹⁰ Younger women account for 25.1% of eldercare providers; men 55 or older account for 21.6% and younger men account for 18.0%. The ATUS includes separate items geared at measuring eldercare in particular. In this analysis, while adult care and childcare are limited to primary care (for instance, taking a loved one to a doctor's appointment), the eldercare measures encompass both primary care and secondary care (e.g., keeping an eye on an older relative with dementia while also watching TV).

¹¹ The adult care statistics shown above do capture any primary eldercare provided. However, any secondary eldercare is excluded from the general adult care measure. Some 3.7% of women 55 or older provided secondary eldercare, but these women are not included in the general adult care prevalence number. Among men 55 or older, 6.2% provide some type of eldercare daily, and 3.4% of these men are not captured in the adult care measure because they were providing only secondary eldercare.

¹² All types of family members and friends may step in to raise children if their parents are unable to do so, but due to data limitations, we are only able to report on the prevalence of grandparents who do so, based on analyses of 2021 American Community Survey data.

¹³ The ACS data do not indicate if grandparents have legal custody of the grandchildren in their care.

¹⁴ In comparison, this figure is 757,000 among men.